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PTO/SB/21 (09-04)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

11

Application Number

10/616,124

Filing Date

July 8, 2003

First Named Inventor

Marvin T. Ling

Art Unit

3624

Examiner Name

Ella Colbert

Attorney Docket Number

GTX-005

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Request for Refund	1. PTO/SB/08A form in seven (7) pages and forty (40) non-patent references; and
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> CD, Number of CD(s) _____	2. Return postcard.
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Landscape Table on CD	
<input type="checkbox"/> Reply to Missing Parts/Incomplete Application	Remarks	
<input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	LUCE, FORWARD, HAMILTON & SCRIPPS LLP		
Signature	<i>Raphael A. Valencia</i>		
Printed name	Raphael A. Valencia		
Date	September 19, 2005	Reg. No.	43,216

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I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature	<i>Cynthia A. Willis</i>		
Typed or printed name	Cynthia A. Willis	Date	September 19, 2005

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Atty. Docket No.: GTX-005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:) Group Art Unit: 3624
Marvin T. Ling)
Serial No.: 10/616,124) Examiner: Ella Colbert
Filed: July 8, 2003)
For: METHOD AND APPARATUS FOR)
TRANSACTIONING ELECTRONIC)
COMMERCE USING ACCOUNT)
HIERARCHY AND LOCKING OF)
ACCOUNTS)

San Diego,
California
September 19, 2005

Mail Stop: AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR 1.97 (b)

Dear Sir or Madam:

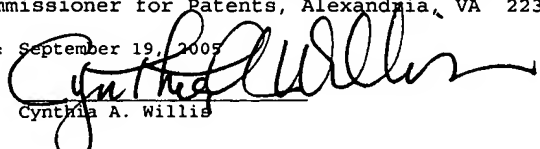
In accordance with 37 C.F.R. § 1.56, Applicants make the documents, listed on the enclosed forms PTO/SB/08, of record in the above-identified application. In accordance with 37 C.F.R. § 1.97, this statement is not to be construed as a representation that a search has been made, and is not a representation that the information cited is effective as prior art to the application or is material to patentability.

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Date of Deposit: September 19, 2005

Signature:


Cynthia A. Willis

Copies of the U.S. patents listed on the enclosed form PTO/SB/08 are not enclosed, in accordance with the waiver of the requirement of 37 C.F.R. § 1.98(a)(2)(i) for submitting a copy of each cited U.S. patent and U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003 that appears in the Official Gazette Notice (Week No. 31) dated August 5, 2003 and entitled "Information Disclosure Statements May Be Filed Without Copies of U.S. Patents and Published Applications in Patent Applications Filed After June 30, 2003" and MPEP 609 III. A(2). Copies of the non patent literature documents and the foreign patent publication are enclosed herewith.

It is respectfully requested that these documents be (1) fully considered by the U.S. Patent and Trademark Office in the examination of the above-identified application; and (2) printed on any patent which may issue on this application. It is also respectfully requested that a copy of Form PTO/SB/08, as considered and initialed by the Examiner, be returned to the undersigned with the next communication in accordance with M.P.E.P. § 609.

In accordance with 37 C.F.R. § 1.97(b), this information disclosure statement shall be fully considered by the U.S.

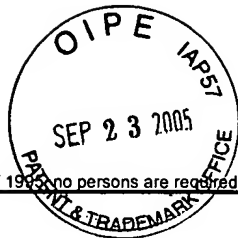
Patent & Trademark Office since Applicant has filed in the period specified in 37 C.F.R. § 1.97(b).

It is believed that no fee is required in connection with this submission. In the event that an additional fee is required, please charge our Deposit Account No. 50-2298, in the name of Luce, Forward, Hamilton & Scripps LLP.

Respectfully submitted,

9/19/05
Date

Raphael A. Valencia
Raphael A. Valencia
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PTO/SB/08A (07-05)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1

of 7

Complete if Known

Application Number	10/616,124
Filing Date	July 8, 2003
First Named Inventor	Marvin T. Ling
Art Unit	3624
Examiner Name	Ella Colbert
Attorney Docket Number	GTX-005

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 6,493,683 B1	12/2002	David et al.	
		US- 6,473,740 B2	10/29/2002	Cockrill et al.	
		US- 6,473,500	10/2002	Risafi et al.	
		US- 6,449,601	09/2002	Friedland et al.	
		US- 6,385,596	05/2002	Wider et al.	
		US- 6,341,273	01/2002	Briscoe	
		US- 6,236,981 B1	05/22/2001	Hill	
		US- 6,236,972	05/2001	Shkedy	
		US- 6,185,541 B1	02/2001	Scroggie et al.	
		US- 6,047,268	04/2000	Bartoli et al.	
		US- 6,018,720	01/25/2000	Fujimoto	
		US- 5,999,919	12/07/1999	Jarecki et al.	
		US- 5,983,207	11/09/1999	Turk et al.	
		US- 5,982,891	11/09/1999	Ginter et al.	
		US- 5,966,699	10/1999	Zandi	
		US- 5,963,924	10/05/1999	Williams et al.	
		US- 5,943,424	08/24/1999	Berger et al.	
		US- 5,943,423	08/24/1999	Muftic	
		US- 5,930,777	07/27/1999	Barber	

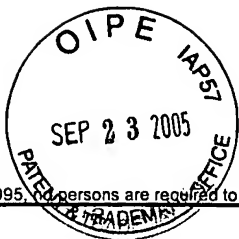
FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
		WO 01/42946 A2	06/2001	Stangel		

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SignatureDate
Considered

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 2

of 7

Complete if Known

Application Number	10/616,124
Filing Date	July 8, 2003
First Named Inventor	Marvin T. Ling
Art Unit	3624
Examiner Name	Ella Colbert
Attorney Docket Number	GTX-005

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 5,920,861	07/1999	Hall et al.	
		US- 5,900,564	05/1999	Kurakake	
		US- 5,899,980	05/1999	Wilf et al.	
		US- 5,889,860	03/1999	Eller et al.	
		US- 5,897,622	04/1999	Blinn et al.	
		US- 5,878,138	03/02/1999	Yacobi	
		US- 5,872,844	02/16/1999	Yacobi	
		US- 5,850,442	12/15/1998	Muftic	
		US- 5,839,119	11/17/1998	Krsul et al.	
		US- 5,832,089	11/03/1998	Kravitz	
		US- 5,815,657	09/29/1998	Williams et al.	
		US- 5,671,364	09/23/1997	Turk	
		US- 5,655,023	08/05/1997	Cordery et al.	
		US- 5,539,825	07/23/1996	Akiyama et al.	
		US- 5,305,383	04/19/1994	Guillou et al.	
		US- 5,287,269	02/15/1994	Dorrough et al.	
		US- 5,224,162	06/29/1993	Okamoto et al.	
		US- 5,010,485	04/23/1991	Bigari	
		US- 4,977,595	12/11/1990	Ohta et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

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U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

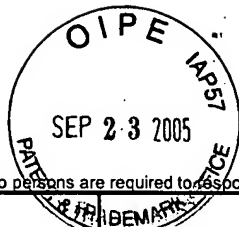
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Examiner Signature		Date Considered	
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Art Unit	3624
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Attorney Docket Number	GTX-005

Sheet	4	of	7
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"RocketCash-How" It Works-FAQs," RocketCash LLC, URL: http://www.rocketcash.com/howitworks/index.php?page=frequently_asked_questions , printed March 1, 2002	
		Lerner, Eric J., "Security Makes 'Net Gains," IBM Think Research, URL: http://domino.research.ibm.com/comm/wwwr_thinkresearch.nsf/pages/security196.html , printed November 1, 2001	
		"QPASS Commerce Solutions for Wireless Carriers," Qpass, Inc. URL: http://www.qpass.com/default.asp?pid=wirelesscarriersolution ; http://www.qpass.com/default.asp?pid=products , and http://www.qpass.com/default.asp?pid=customerspartners , printed October 17, 2001	
		Pepe, Michele, "Start-Up Expands Payments Options," CRN August 2000, URL: http://www.enition.com/press/content_3.htm , printed October 17, 2001	
		Tapscott, Don, "Giving a Lift to Micropayments," Computerworld, December 2000, URL: http://www.computerworld.com/cwi/story/0,1199,NAV47-68-86-1721_STO55261,00.html , printed October 17, 2001	
		Boucher Ferguson, Renee, "Pay-as-you-go transactions," eWEEK November 2000, URL: http://techupdate.zdnet.com/techupdate/stories/main/0,14179,2657472,00.00html , printed October 17, 2001	
		Tapscott, Don, "The Web doesn't have to shut out the 'small stuff'" Computerworld, Inc. November 2000, URL: http://www.computerworld.com/cwi/story/0,1199,NAV47-81_STO54155,00.html , printed October 17, 2001	
		Bedell, Doug, "Pay-per-click micropayments may become the norm on the Net," The Dallas Mornings News (11/19/00) URL: http://www.dallasnews.com/technology/218421_micropayments_.html , printed November 1, 2001	
		"Clickshare: Connecting customers with content," Clickshare Service Corp. (10/17/01) URL: http://www.clickshare.com/aboutus/ , printed October 17, 2001	
		Huijskens, Jean-Marc, "cartio Micropayments Whitepaper," Net.Actuals B.V., May 2001	

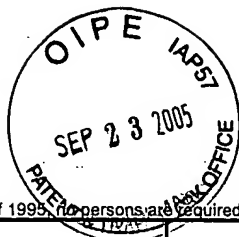
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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Application Number 10/616,124

Filing Date July 8, 2003

First Named Inventor Marvin T. Ling

Art Unit 3624

Examiner Name Ella Colbert

Attorney Docket Number GTX-005

Sheet 5 of 7

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"The Magex Solution FAQs," Magex Limited 2000, URL: http://www.magex.com/magexsolution/overview/faqs/asp . Printed October 17, 2001	
		Michael Peirce, "Payment mechanisms designed for the Internet," URL: http://ganges.cs.tcd.ie/mepeirce/Project/ointernet.html , printed October 23, 2000	
		"A plan for the introduction of internet cash," URL: http://www.jim.com/jamesd/kong/plan.htm , printed October 20, 2000	
		"Micropayment Methods," URL: http://www.transaction.net/payment/micro.html , printed October 20, 2000	
		Michael Peirce and Donal O'Mahony, "Scaleable, Secure Cash Payment for WWW Resources with the PayMe Protocol Set," URL: http://ganges.cs.tcd.ie/mepeirce/Project/Payme/Overview.html , printed October 23, 2000	
		"Internet Dollar is the money of the Internet," Internet Dollar LTD., URL: http://www.internetdollar.com , printed October 20, 2000	
		"What is eCoin micropayment system?" eCoin Incorporated, URL: http://www.ecoin.net , printed October 20, 2000	
		"Small change: Micropayment," Computerworld 2000, URL: http://www2.computerworld.com/home/features.nsf/All/980223micropaylinks , printed October 23, 2000	
		"Network payment mechanisms & digital cash, URL: http://inf2.pira.co.uk/top033.htm , last updated 6 July 2000, printed October 20, 2000	
		"Common markup for micropayment per-fee-links," WC3 Final Public Working Draft of 25 August 1999, URL: http://www.w3.org/TR/WD-Micropayment-Markup/ , printed October 16, 2001	

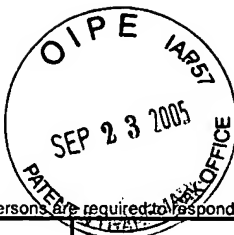
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STATEMENT BY APPLICANT**

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Sheet 6 of 7

Complete if Known

Application Number	10/616,124
Filing Date	July 8, 2003
First Named Inventor	Marvin T. Ling
Art Unit	3624
Examiner Name	Ella Colbert
Attorney Docket Number	GTX-005

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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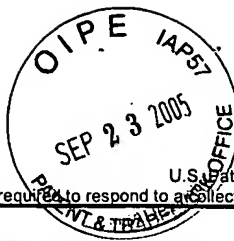
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First Named Inventor Marvin T. Ling

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Examiner Name Ella Colbert

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		"Scaleable, Secure Cash Payment for WWW Resources with the PayMe Protocol Set," printed from the Internet at http://ganges.cs.tcd.ie/mepeirce/Project/Payme/Overview.html on October 23, 2000	
		Rodriquez, Karen, "Toolkit Secures Internet Transactions," InfoWorld, col. 17, no. 8, p. 10, February 20, 1995	

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